

STATE OF ALABAMA

SPECIFIC POWER OF ATTORNEY

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That I, Paul Robert Anderson, legal resident of ALABAMA, United States of America, have made, constituted and appointed, and by these presents do make, constitute and appoint Janet Anderson as my true and lawful attorney-in-fact to act in my behalf and for my use and benefit and as my act and deed to execute the promissory note, security instrument, HUD -1 Settlement statement and any other documents which may be required in the establishment of a \$50,000.00 equity loan secured by the following described real property located in Pelham, Shelby County, Alabama, to-wit:

LOT 623, according to the Final Plat of Weybridge at Ballantrae, Phas e I, as recorded in Map Book 32, Page 123, in the Probate Office of Shelby County, Alabama.

SAID PROPERTY HAVING A STREET ADDRESS AS FOLLOWS: 1129 Weybridge Road, Pelham, AL 35124

GIVING AND GRANTING unto my said attorney-in-fact full power and authority to execute said documents.

THIS POWER OF ATTORNEY shall not be affected by my disability, incompetency, or incapacity. It is intended that this power of attorney is to become effective immediately upon execution and shall continue in effect during and subsequent to any disability, incompetency or incapacity as so provided by 26-1-2, Code of Alabama 1975.

AND I HEREBY declare that the execution of loan documents done hereunder by my said attorney-in-fact shall be binding on me and my heirs, legal and pe rsonal representatives and assigns.

THIS POWER OF ATTORNEY is specifically limited to the acts specified herein and shall terminate immediately upon the satisfactory closing of the above identified loan.

IN WITNESS WHEREOF, I have executed this Limited Power of Attorney this, the 7+4 day of March, 2006.

Paul Robert Anderson

STATE OF (MITTIME) COUNTY OF SAW DICAD

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I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Paul Robert Anderson whose name is signed to the foregoing Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this day of WARUH

NOTARY PUBLIC My Commission Expires: (3/22/02)

ANA ROMERO Commission # 1478153 Notary Public - California San Diego County My Comm. Expires Mar 22, 2008

Company Line